

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PATRICK L MCCOLLUM
TAMARA L MCCOLLUM
Debtor(s)

Case No. 09-32826

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2010, and was converted to chapter 13 on 01/12/2010.
- 2) The plan was confirmed on 05/19/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/17/2015.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,957.00.
- 10) Amount of unsecured claims discharged without payment: \$314,210.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$45,080.00
Less amount refunded to debtor \$70.92

NET RECEIPTS: \$45,009.08

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,042.81
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,042.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HOME MORTGAGE SERV	Secured	327,000.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE SERV	Secured	0.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE SERV	Unsecured	38,309.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	2,755.56	NA	NA	0.00	0.00
BELL WEST COMMUNITY CU	Unsecured	1,533.69	1,483.69	1,483.69	233.68	0.00
BELL WEST COMMUNITY CU	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	12,333.07	NA	NA	0.00	0.00
BEST BUY	Unsecured	2,648.00	NA	NA	0.00	0.00
BROOKWOOD LNS	Unsecured	NA	2,647.41	2,647.41	416.97	0.00
CAPITAL ONE	Unsecured	892.45	NA	NA	0.00	0.00
CARSON PIRIE SCOTT	Unsecured	743.96	NA	NA	0.00	0.00
CHASE BANK	Unsecured	450.00	775.87	775.87	122.20	0.00
CHASE BANK USA	Unsecured	NA	967.79	967.79	152.43	0.00
CHASE STUDENT LOANS	Unsecured	12,819.03	12,975.17	12,975.17	2,043.59	0.00
CITIFINANCIAL	Unsecured	6,630.07	5,667.98	5,667.98	892.71	0.00
DELL FINANCIAL SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,724.60	1,889.68	1,889.68	297.62	0.00
EAST BAY FUNDING	Unsecured	390.00	480.00	480.00	75.60	0.00
ECAST SETTLEMENT CORP	Unsecured	4,226.49	4,226.49	4,226.49	665.67	0.00
ECMC	Unsecured	18,802.76	20,315.82	20,315.82	3,199.74	0.00
FAIR FINANCIAL	Unsecured	345.87	NA	NA	0.00	0.00
FEDERAL LOAN SERVICES	Unsecured	NA	7,938.43	7,938.43	1,250.30	0.00
FORD MOTOR CREDIT	Unsecured	11,023.99	11,023.99	11,023.99	1,736.28	0.00
GE MONEY BANK	Unsecured	526.99	258.53	258.53	40.72	0.00
GMAC MORTGAGE	Secured	43,036.00	41,247.64	NA	0.00	0.00
GMAC MORTGAGE	Unsecured	43,036.00	0.00	43,839.35	6,904.70	0.00
GMAC MORTGAGE	Secured	NA	0.00	300.00	300.00	0.00
HSBC CARD SERVICES	Unsecured	1,774.58	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	1,312.34	NA	NA	0.00	0.00
HSBC CARD SERVICES	Unsecured	1,942.37	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE	Unsecured	NA	62.76	62.76	9.88	0.00
INTERNAL REVENUE SERVICE	Priority	9,378.38	9,183.27	9,183.27	9,183.27	0.00
INTERNATIONAL COLLECTION AGENT	Unsecured	1,452.46	NA	NA	0.00	0.00
ISAC	Unsecured	11,238.79	25,289.89	25,289.89	3,983.16	0.00
ISAC	Unsecured	32,417.00	25,199.31	25,199.31	3,968.89	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	297.79	294.77	294.77	46.43	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	384.74	493.21	493.21	77.68	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,103.58	2,257.14	2,257.14	355.50	0.00
KEDZIE AVE DEPOT C U	Unsecured	595.00	NA	NA	0.00	0.00
KEDZIE AVE DEPOT C U	Secured	15,405.00	NA	NA	0.00	0.00
MACYS CARD STORE	Unsecured	1,934.54	NA	NA	0.00	0.00
MACYS CARD STORE	Unsecured	1,367.63	NA	NA	0.00	0.00
MACYS CARD STORE	Unsecured	1,752.30	NA	NA	0.00	0.00
METABANK	Unsecured	2,000.00	NA	NA	0.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	7,780.35	7,946.50	7,946.50	1,251.57	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	790.29	1,189.42	1,189.42	187.33	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,200.00	3,436.31	3,436.31	541.22	0.00
PRESERVE TOWNHOME ASSOC	Secured	3,113.57	4,551.57	4,551.57	0.00	0.00
PRESERVE TOWNHOME ASSOC	Unsecured	3,113.57	NA	NA	0.00	0.00
PYOD LLC	Unsecured	1,096.66	1,035.45	1,035.45	163.08	0.00
PYOD LLC	Unsecured	3,263.68	3,172.25	3,172.25	499.63	0.00
PYOD LLC	Unsecured	2,655.90	3,074.46	3,074.46	484.23	0.00
PYOD LLC	Unsecured	1,493.56	1,832.17	1,832.17	288.57	0.00
PYOD LLC	Unsecured	4,183.37	0.00	4,782.23	753.20	0.00
SPECIALIZED LOAN SERVICING	Unsecured	51,964.73	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Secured	51,964.73	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	4,344.85	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	594.53	NA	NA	0.00	0.00
THE CASH STORE	Unsecured	3,825.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	892.45	905.34	905.34	142.59	0.00
WASHINGTON MUTUAL BANK	Secured	265,000.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Unsecured	527.80	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	9,508.51	9,508.51	9,508.51	1,497.59	0.00
WELLS FARGO FINANCIAL BANK	Unsecured	3,259.94	3,259.94	3,259.94	513.44	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	686.80	686.80	686.80	686.80	0.00
WESTGATE RESORTS	Secured	10,000.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Unsecured	2,247.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,538.37	\$986.80	\$0.00
TOTAL SECURED:	\$5,538.37	\$986.80	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,183.27	\$9,183.27	\$0.00
TOTAL PRIORITY:	\$9,183.27	\$9,183.27	\$0.00
GENERAL UNSECURED PAYMENTS:	\$208,229.86	\$32,796.20	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,042.81</u>
Disbursements to Creditors	<u>\$42,966.27</u>
TOTAL DISBURSEMENTS :	<u>\$45,009.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.